

Certificate Number: 01267-PAE-DE-008093251Bankruptcy Case Number: 09-16084**CERTIFICATE OF DEBTOR EDUCATION**I certify that on August 21, 2009, at 12:25 o'clock PM CDT,Loretta S Williams completed a course on personal financial  
management given by internet and telephone byMoney Management International, Inc.,a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning  
personal financial management in the Eastern District of Pennsylvania.Date: August 21, 2009By /s/Christine ZamoraName Christine ZamoraTitle Counselor